

Information to identify the case:

Debtor 1	James E. Skiff	Social Security number or ITIN xxx-xx-8778
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-20470-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James E. Skiff

3/14/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James E. Skiff
Debtor

Case No. 19-20470-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Mar 14, 2023

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2023:

Recip ID	Recipient Name and Address
db	+ James E. Skiff, 935 Berkshire Avenue, Pittsburgh, PA 15226-2139
15007338	+ Butler Stone Craft, 772 N Pike Rd, Cabot, PA 16023-2224
15089246	+ COMMUNITY BANK, 2111 N. FRANKLIN DRIVE-DEPT. 204, SUITE 200, WASHINGTON, PA 15301-5893
15042662	+ Donley Brick Co., c/o Amato and Keating, P.C., 107 North Commerce Way, Bethlehem PA 18017-8913
14989344	+ F N B Cons Disc Co, 4313 Walnut St Ste 29, McKeesport, PA 15132-6100
14989345	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14989347	Freedom Cu, Arsenal Bus Center, Philadelphia, PA 19137
15007358	+ Silhol Builders, 100 Union St, Bridgeville, PA 15017-2495
14989357	Sterling Crd, 716 Bethlehem Pike, Ambler, PA 19002
15007363	+ Tmobile, 3625 132nd Ave SE, Bellevue, WA 98006-1325

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 15 2023 03:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2023 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 15 2023 03:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2023 00:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Mar 15 2023 03:52:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpwsa@grblaw.com	Mar 15 2023 00:06:00	Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: bncmail@w-legal.com	Mar 15 2023 00:07:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15007334	EDI: AIS.COM	Mar 15 2023 03:52:00	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
14989335	+ Email/PDF: bncnotices@becket-lee.com	Mar 15 2023 00:09:04	Amex, P.O. Box 981537, El Paso, TX 79998-1537
14989336	+ EDI: BANKAMER.COM	Mar 15 2023 03:52:00	Bank Of America, Po Box 982238, El Paso, TX

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Mar 14, 2023

Form ID: 3180W

Total Noticed: 56

14989337	+ EDI: BANKAMER.COM	79998-2238
14989338	EDI: CAPITALONE.COM	Mar 15 2023 03:52:00 Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
14989340	Email/Text: svlainich@communitybank.tv	Mar 15 2023 00:07:00 Community Bank, 100 N Market St, Carmichael, PA 15320
14989341	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 15 2023 00:09:01 Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14989350	+ EDI: CITICORP.COM	Mar 15 2023 03:52:00 Macys/dsnb, Po Box 8218, Mason, OH 45040
15034952	EDI: Q3G.COM	Mar 15 2023 03:52:00 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14992609	EDI: DISCOVER.COM	Mar 15 2023 03:52:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14989342	+ EDI: DISCOVER.COM	Mar 15 2023 03:52:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14989343	+ EDI: DCI.COM	Mar 15 2023 03:52:00 Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
15031808	+ Email/Text: kburkley@berNSTEINLAW.com	Mar 15 2023 00:07:00 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14989346	+ Email/Text: collectionbankruptcies.bancorp@53.com	Mar 15 2023 00:07:00 Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
14989348	+ Email/Text: bankruptcy@huntington.com	Mar 15 2023 00:07:00 Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
14989339	EDI: JPMORGANCHASE	Mar 15 2023 03:52:00 Chase Auto, Po Box 901003, Ft Worth, TX 76101
14989349	Email/Text: ktramble@lendmarkfinancial.com	Mar 15 2023 00:06:00 Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
14989351	+ Email/Text: bankruptcy@marinerfinance.com	Mar 15 2023 00:07:00 Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
14989352	+ Email/Text: bankruptcy@marinerfinance.com	Mar 15 2023 00:07:00 Marinr Finc, 8211 Town Center Dr, Nottingham, MD 21236-5904
14989353	+ Email/Text: nsm_bk_notices@mrcOOPER.com	Mar 15 2023 00:07:00 Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
14989354	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 15 2023 00:07:00 Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366
14996817	EDI: AGFINANCE.COM	Mar 15 2023 03:52:00 ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14989355	+ EDI: AGFINANCE.COM	Mar 15 2023 03:52:00 Onemain, Po Box 1010, Evansville, IN 47706-1010
15124967	EDI: PRA.COM	Mar 15 2023 03:52:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15001982	+ Email/Text: ebnpeoples@grblaw.com	Mar 15 2023 00:06:00 Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15448418	+ Email/Text: ebnpwsa@grblaw.com	Mar 15 2023 00:06:00 Pittsburgh Water & Sewer Authority, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15039901	+ Email/Text: ebnpwsa@grblaw.com	Mar 15 2023 00:06:00 Pittsburgh Water and Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Mar 14, 2023

Form ID: 3180W

Total Noticed: 56

15005630	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 15 2023 00:07:00	Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15033929	EDI: SALLIEMAEBANK.COM	Mar 15 2023 03:52:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14989356	+ EDI: SALLIEMAEBANK.COM	Mar 15 2023 03:52:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15423888	+ Email/Text: bncmail@w-legal.com	Mar 15 2023 00:07:00	Scolopax, LLC, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14989358	+ EDI: RMSC.COM	Mar 15 2023 03:52:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14989359	+ EDI: RMSC.COM	Mar 15 2023 03:52:00	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14997757	EDI: AIS.COM	Mar 15 2023 03:52:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
15034350	+ Email/Text: bncmail@w-legal.com	Mar 15 2023 00:07:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14989360	+ EDI: WTRRNBNK.COM	Mar 15 2023 03:52:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14992696	+ Email/Text: bankruptcy@huntington.com	Mar 15 2023 00:07:00	The Huntington National Bank, 3 Cascade Plaza CAS056, Akron, OH 44308-1124
15040443	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 15 2023 00:07:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
14989361	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 15 2023 00:07:00	Us Dept Of Ed/gleksi, Po Box 7860, Madison, WI 53707-7860
14989362	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 15 2023 00:07:00	Us Dept Of Ed/gleksi, 2401 International Lane, Madison, WI 53704-3121
15028364	EDI: AIS.COM	Mar 15 2023 03:52:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Quicken Loans, LLC Formerly Known (FKA) as Quicken
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15007335	*+	Amex, P.O. Box 981537, El Paso, TX 79998-1537
15007336	*+	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15007337	*+	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
15007339	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court; Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15007341	*P++	COMMUNITY BANK, 90 W CHESTNUT ST, SUITE 100, WASHINGTON PA 15301-4524, address filed with court; Community Bank, 100 N Market St, Carmichael, PA 15320
15007342	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15007351	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court; Macy's/dsnb, Po Box 8218, Mason, OH 45040
15007343	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Mar 14, 2023

Form ID: 3180W

Total Noticed: 56

15007344	*+	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
15007345	*+	F N B Cons Disc Co, 4313 Walnut St Ste 29, McKeesport, PA 15132-6100
15007346	*+	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15007347	*+	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
15007348	*	Freedom Cu, Arsenal Bus Center, Philadelphia, PA 19137
15007349	*+	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15007340	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Auto, Po Box 901003, Ft Worth, TX 76101
15007350	*P++	LENDMARK FINANCIAL SERVICES, 2118 USHER ST, COVINGTON GA 30014-2434, address filed with court:, Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
15007352	*+	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15007353	*+	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
15007354	*+	Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366
15007355	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
15007356	*+	Quicken Loans, 635 Woodward Avenue, Detroit, MI 48226-3408
15007357	*+	Sallie Mae Bank Inc, Po Box 3229, Wilmington, DE 19804-0229
15007359	*	Sterling Crd, 716 Bethlehem Pike, Ambler, PA 19002
15007360	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15007361	*+	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
15007362	*+	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15007364	*+	Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
15007365	*+	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 3 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmllawgroup.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC Formerly Known (FKA) as Quicken Loans Inc. mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	

District/off: 0315-2

User: auto

Page 5 of 5

Date Rcvd: Mar 14, 2023

Form ID: 3180W

Total Noticed: 56

on behalf of Debtor James E. Skiff ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10